

## ARKANSAS INSURANCE DEPARTMENT RATE FILING ABSTRACT

Insurer Name: West American Insurance Co.  
 NAIC Number: 148-44393  
 Name of Advisory Organization Whose Filing You Are Referencing: ISO  
 Co. Affiliation to Advisory Organization: Member\_\_\_ Subscriber X Service Purchaser\_\_\_  
 Reference Filing #: N/A Proposed Effective Date: 1/31/06 new, 3/23/06 renewal

Contact Person: Linda Baker  
 Signature: \_\_\_\_\_  
 Telephone No: 1-800-843-6446 Ext. 2120

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	(4) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Homeowners Multiple Peril							
Owners Forms	5.1%	0.8%	N/A	N/A	N/A	N/A	N/A
Tenants Forms	-14.3%	-3.7%	N/A	N/A	N/A	N/A	N/A
<div style="position: relative; height: 100px;"> <div style="position: absolute; top: 0; right: 0; font-size: 48px; font-weight: bold; color: black;">FILED</div> <div style="position: absolute; bottom: 0; left: 0; font-size: 12px; color: black;">           By bharrington at 8:32 am, 12/7/05             PROPERTY &amp; CASUALTY            ARKANSAS INSURANCE DEPARTMENT         </div> </div>							
TOTAL OVERALL EFFECT	4.5%	0.7%	N/A	N/A	N/A	N/A	N/A

N Apply Lost Cost Factors to Future Filings? (Y or N)  
18.6% Estimated Maximum Rate Increase for any Arkansas Insured (%)  
-9.8% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

### 5 Year History

### Selected Provisions

Year	Policy Count	Rate Change History		AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	Selected Provisions	
		%	Eff. Date					A. Total Production Expense	22.8%
2000	2262	11.8	8/25/2000	1210	2374	196.2%	71.3%	B. General Expense	2.9%
2001	1587	18.9	9/21/2001	1148	1410	122.8%	75.4%	C. Taxes License & Fees	3.1%
2002	946	0, 24.0	7/1/02, 11/21/02	767	648	84.5%	68.4%	D. Underwriting Profit & Contingencies	8.8%
2003	968	0	7/22/2003	735	379	51.6%	59.8%	E. Other (explain)	N/A
2004	803	24.2, -0.1	1/20/2004, 8/22/04	749	346	46.2%	47.0%	F. TOTAL	37.6%

12 Months ending December